Case 15-43225 Doc 15 Filed 03/30/16 Entered 04/01/16 23:34:43 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:		
Debtor 1	Gregory Phillip Roland	Social Security number or ITIN xxx-xx-3151
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States I	Bankruptcy Court Northern District of Illinois	
Case number:	15–43225	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gregory Phillip Roland

March 30, 2016

For the court: Jeffrey P. Allsteadt, Clerk

United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case 15-43225 Doc 15 Filed 03/30/16 Entered 04/01/16 23:34:43 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court Northern District of Illinois

In re:
Gregory Phillip Roland
Debtor

Case No. 15-43225-DLT Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 01, 2016.
                                             1702 Beech Road, Mount Prospect, IL 60056-1602
db
                 +Gregory Phillip Roland,
                 +Arnold Scott Harris, P.C.,
+Arnold Scott Harris, P.C.,
                                                  222 Merchandise Mart Plaza, Suite 1932, Chicago, IL 60654-1420
24053908
                                                  PO Box 5625, Chicago, IL 60680-5625
24053909
                 +Citibank, N.A., 399 Park Avenue, New York, NY 10022-4699
24053915
24053917
                  Citicorp Credit Services,
                                                ATTN: Internal Recovery; Centralized Bk,
                                                                                                  P.O. Box 790034,
                   Saint Louis, MO 63179-0034
                                                                  Suite 1303, Chicago, IL 60602-1484
PO Bos 88292, Chicago, IL 60680-1292
24053918
                 +City Chicago, 50 West Washington Street,
24053920
                 +City of Chicago, Deparrtment of Revenue,
                 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
24053921
                 +Experian Information Solutions, Inc., 475 Anton Boulev
+First Horizon/First Tennessee Bank, Attn: Bankruptcy,
                                                             475 Anton Boulevard,
                                                                                        Costa Mesa, CA 92626-7037
24053922
                                                                                  Po Box 1469,
24053923
                   Knoxville, TN 37901-1469
                +Ge Capital, C/O United Portfolio, 1942 Lexington, Ste 1, +Harris Bank, 111 W. Monroe Street, Chicago, IL 60603-4095 +Harris Bank N.A., Bmo Harris Bank - Bankruptcy Dept.-Brk-1,
                                                                                         Saint Paul, MN 55113-6401
24053924
24053927
                                                                                          770 N Water Street,
24053928
                   Milwaukee, WI 53202-0002
24053929
                  Illinois Tollway Authority,
                                                  PO Box 5544,
                                                                  Chicago, IL 60680-5544
24053930
                 +Trans Union LLC,
                                      1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr +EDI: BIBODENSTEIN.COM Mar 31 2016 00:28:00 Ira Bodenstein,
                   Shaw Fishman Glantz & Towbin LLC,
                                                           Towbin LLC,
                                                                           321 N Clark Street Suite 800,
                   Chicago, IL 60654-4766
                 +EDI: BECKLEE.COM Mar 31 2016 00:28:00
24053906
                                                                 American Express, Po Box 3001,
                   16 General Warren Boulevard, Malvern, PA 19355-1245
                 +EDI: BECKLEE.COM Mar 31 2016 00:28:00
24053907
                                                                 American Express *, c/o Becket & Lee,
                 P.O. Box 3001, Malvern, PA 19355-0701
+EDI: BANKAMER2.COM Mar 31 2016 00:28:00
24053911
                                                                   Bank Of America, N.A., 401 N. Tryon Street,
                   NC1-021-02-20,
                                     Charlotte, NC 28255-0001
                 +EDI: BANKAMER.COM Mar 31 2016 00:28:00
24053910
                                                                  Bank of America,
                   Attn: Bankruptcy Dept NC4-105-0314,
                                                             Po Box 26012, Greensboro, NC 27420-6012
                 Attn: Bankruptcy Dept No. 1
+EDI: HFC.COM Mar 31 2016 00:28:00 Best
PO Box 17298, Baltimore, MD 21297-1298
                                                                                   Bureaus Investment Group,
                                                             Best Buy Co., Inc,
24053913
                  EDI: CITICORP.COM Mar 31 2016 00:28:00
24053916
                                                                  Citicorp Credit Services *
                                                                  P.O. Box 20507, Kansas City, MO 64195
                   ATTN: Internal Recovery; Centralized Bk,
24053914
                 +EDI: CHASE.COM Mar 31 2016 00:28:00
                                                               Chase *,
                                                                           ATTN: Bankruptcy Department,
                   P.O. Box 15298, Wilmington, DE 19850-5298
                 +EDI: RMSC.COM Mar 31 2016 00:28:00
24053925
                                                              GE Capital Retail Consumer Finance,
                                                                                                        1600 Summer Street.
                   Fifth Floor, Stamford, CT 06905-5125
24053926
                 +EDI: RMSC.COM Mar 31 2016 00:28:00
                                                             GE Money Bank Care Card,
                                                                                          Po Box 960061,
                   Orlando, FL 32896-0061
                                                                                                        TOTAL: 10
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
24053919
                  City of Chicago, c/o Markoff & Krasny, 29 N. Wacker Drive, # 550
                 +Bank Of America, N.A. *, 401 N. Tryon Street, NC1-021-02-20, Charlotte, NC 28255-0001
24053912*
                                                                                                       TOTALS: 1, * 1, ## 0
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2016 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2016 at the address(es) listed below:

Charles L. Magerski on behalf of Debtor 1 Gregory Phillip Roland Cmagerski@sulaimanlaw.com, courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info

Ira Bodenstein iratrustee@shawfishman.com, IL29@ecfcbis.com;cowens@shawfishman.com

Case 15-43225 Doc 15 Filed 03/30/16 Entered 04/01/16 23:34:43 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0752-1 User: admin Form ID: 318 Page 2 of 2 Date Rcvd: Mar 30, 2016 Total Noticed: 25

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3